

SCHEDULE HC — THRIFT HOLDING COMPANY

*Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

GENERAL INSTRUCTIONS

Complete this schedule if you are owned by a thrift holding company, unless your holding company is a registered Bank Holding Company supervised by the Federal Reserve. If your holding company owns more than one thrift institution, we will advise you which institution should file this report. We will also advise you which holding company(ies) to report if you are owned by more than one. You should continue to report for each holding company designated until advised otherwise.

Report all data on a consolidated basis in accordance with GAAP for each designated holding company and its subsidiaries as of the end of the quarter. If the holding company has a quarter end other than a calendar quarter end, you may use data from the fiscal quarter ending within the reporting calendar quarter. For example, if the holding company's calendar year end is October, its **fiscal quarter ends** are January, April, July and October. You should use its fiscal quarter ending January 31 for the March 31 TFR, April 30 for June 30, July 31 for September 30, and October 31 for December 31.

Thrift holding companies that (1) are insurance companies, and (2) do not prepare financial statements for external use in conformity with GAAP, are permitted to file this data from financial statements prepared in conformity with statutory accounting principles (SAP).

You must file Schedule HC no later than the 45th day following the end of the **calendar** quarter. We do **not** make public Schedule HC data for individual holding companies. We do make public aggregate data for Schedule HC.

HC100: HOLDING COMPANY NUMBER

Report the docket number of the holding company for which you are reporting. All holding company docket numbers begin with an H.

HC110: FISCAL YEAR END

Report the month of the fiscal year end of the holding company.

FILINGS UNDER THE SECURITIES EXCHANGE ACT OF 1934:

HC120: Is any company in this holding company's structure required to file periodic securities disclosure documents (for example, Forms 10-K and 10-Q) with the SEC, pursuant to the Securities Exchange Act of 1934?

Answer **yes** if any entity that directly or indirectly owns the reporting holding company, or that is directly or indirectly owned by the reporting holding company, files periodic securities disclosure documents with the SEC. Examples of disclosure documents are Forms 10-K and 10-Q. Answer **no** if you file securities disclosure documents with OTS, but your holding company does not file with the SEC.

HC200: TOTAL ASSETS

Report total consolidated assets.

HC300: TOTAL LIABILITIES

Report total consolidated liabilities.

HC400: TOTAL EQUITY

Report the total consolidated equity.

OTHER DATA:

HC510: INTANGIBLE ASSETS AND DEFERRED POLICY ACQUISITION COSTS

Report the unamortized balance of intangible assets and deferred policy acquisition costs of the consolidated holding company.

Some of the intangible assets you should include are:

1. Goodwill.
2. Core deposit intangibles.
3. Franchises.
4. Trademarks.
5. Patents.
6. Certain operating rights.

Deferred policy acquisition costs are capitalized costs that are incurred by insurance companies. They include variable acquisition costs such as commissions and underwriting and policy issuance expenses, related to both new and renewal premium revenue that are deferred, and then expensed as the related premium revenue is earned.

HC520: DEBT MATURING WITHIN THE NEXT 12 MONTHS (EXCLUDING DEPOSITS)

Report all borrowings of the consolidated holding company that will mature within the next 12 months, excluding deposit and escrow liabilities held by you or any other subsidiary depository institution.

HC530: ALL OTHER DEBT (EXCLUDING DEPOSITS)

Report all borrowings of the consolidated holding company **except:**

1. Debt maturing within the next 12 months reported on HC520.
2. Deposit and escrow liabilities held by you or any other subsidiary depository institution.

HC540: NET CASH FLOW FROM OPERATIONS FOR THE QUARTER

Report the net increase or decrease in cash and cash equivalents from operating activities for the quarter as would appear in a consolidated statement of cash flows prepared in accordance with SFAS No. 95. Do not include any change in cash and cash equivalents from investing and financing activities.

HC550: NET INCOME FOR THE QUARTER

Report the consolidated net income of the holding company for the quarter.

HC560: INTEREST EXPENSE FOR THE QUARTER (EXCLUDING INTEREST ON DEPOSITS)

Report the consolidated interest expense of the holding company for the quarter, excluding interest expense on deposit and escrow liabilities held by you or any other subsidiary depository institution.